ASSESSMENT SYSTEM

BY-LAWS

OF THE

CANADIAN ORDER

OF THE

Woodmen of the World

STRATHROY, ONT.
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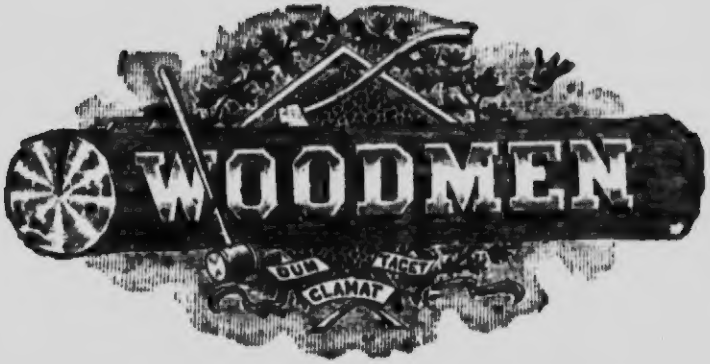
1907



ACT OF INCORPORATION.

AN ACT TO INCORPORATE THE WOODMEN OF THE WORLD.

Assented to April 1st, 1893.

PREAMBLE.

Whereas, the persons hereinafter named have by their petition prayed to be incorporated for the purposes hereinafter mentioned, and it is expedient to grant the prayer of the said petition; Therefore, Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:

INCORPORATION. CORPORATE NAME.

1. William Fuller, of the Township of London; Charles C. Hodgins, of the Township of Biddulph; Thomas Henry Luscombe and William Charles Fitzgerald, both of the City of London; W. S. Harrison, M.D., of the City of Brantford; R. H. Blackmore, of the City of St. Thomas; C. F. Heidt and S. S. Fulton, both of the Township of Southwold; Malcolm McGugan, of the Township of Caradoc; J. Ferguson, of the Town of Strathroy; J. E. Hill, of the City of St. Thomas; A. B. Telfer, of the Town of Sarnia; and H. C. Crocker, of the Village of Fingal, all in the Province of Ontario; together with such persons as are now or shall hereinafter become members in Canada of the Association hereby incorporated, shall be and are hereby constituted a body corporate under the name of "The Canadian Order of the Woodmen of the World," hereinafter called the Order.

OBJECTS.

2. The objects of the Order and the purposes it is incorporated for and authorized to carry out, are:

(a) To unite its members in social and fraternal bonds;

(b) To collect and distribute charitable donations;

(c) To make with its own members contracts for insurance in sums not exceeding three thousand dollars, payable on the death of the assured;

(d) To erect a monument over the grave of each deceased member.

HEAD OFFICE.

3. The head office of the Order shall be at the City of London, in the Province of Ontario.

GOVERNING BODY.

4. The Order shall be governed by a representative body to be known as the Head Camp of the Canadian Order of the Woodmen of the World, whose officers shall be elected annually or biennially as may be by by-law determined; and such Head Camps shall be composed of the persons named in the first section of this Act, who shall hold office for one year, but shall be eligible for re-election, together with representatives from each subordinate Camp under the jurisdiction of the said Head Camp; and the appointment and powers of such representatives shall be provided for in the by-laws of the Order.

BY-LAWS.

5. Within thirty days from the passing of this Act a meeting of the members of the Head Camp shall be called for the election of officers, all of whom shall be members of the Order, to make by-laws governing the election of officers and prescribing and defining their duties and powers, and for the government, regulation and management of the Order, regulating the admission of new members, the constitution and government of Subordinate Camps, the amount and the time and the manner of payment of assessments, dues and other payments by members, and to provide that in case of non-payment of any assessments or dues by any member, his membership shall cease, and that he shall have no claim upon the property or assets of the Order, and generally to pass such by-laws as are proper and necessary.

6. Copies of all such by-laws together with copies of its form of certificate of membership and of its form of policy, and of all such forms, if more than one is issued by the Order, and copies of all other printed or written forms used in connection with the business of the Order, all duly certified, shall be filed in the office of the Superintendent of Insurance before they are acted on or made use of by the Order.

EMERGENCY FUND.

7. The Order shall by its by-laws provide for the accumulation of an Emergency Fund, which shall not be less than the proceeds of one mortuary assessment on all policy and certificate holders thereof.

WHEN ONLY POLICIES, ETC., MAY BE ISSUED.

8. The Order shall not issue any policy or certificate of membership until it has received at least three hundred applications, calling for an amount of insurance not less than three hundred thousand dollars.

ANNUITIES AND ENDOWMENTS FORBIDDEN.

9. The Order shall not assure to any member a certain annuity, either immediate or deferred, whether for life or for a term of years, or any endowment whatever.

RESERVE FUND.

10. Should the members of the Order at any time deem it expedient and in the interests of the Order to obtain by subscription a reserve fund or guarantee to an amount not exceeding one hundred thousand dollars, they may do so by passing by-laws in the Head Camp for that purpose.

CERTIFICATE OF MEMBERSHIP.

11. Every person who is admitted a member of the Order shall receive a certificate of membership, or, if insured, a policy of insurance; and upon every such certificate of membership and policy of insurance shall be printed the by-laws, rules and regulations relating to membership or the conditions of membership; and so long as such conditions are complied with, he shall remain a member of the Order, and shall enjoy all the benefits and privileges of membership.

YEARLY MEETING OF REPRESENTATIVES.

12. A meeting of the representatives of the Order in Head Camp shall be held on the third Wednesday in February in each year in such place in Canada as the Head Camp may from time to time determine, at which meeting a statement of the affairs of the Order shall be submitted.

PROOF OF BY-LAWS.

13. A copy of any by-law of the Order, under its seal and purporting to be signed by an officer of the Order, shall be received as prima facie evidence of such by-law in all Courts in Canada.

LIABILITY FOR ACTS OF OFFICERS OR AGENTS.

14. Every contract, agreement, engagement or bargain made, and every bill of exchange drawn, accepted or endorsed, and every

promissory note or cheque made, drawn or endorsed on behalf of the Order, by any agent, officer or servant of the Order in general accordance with the powers as such under the by-law of the Order, shall be binding upon the Order; and in no case shall it be necessary to have the seal of the Order affixed to any such contract, agreement, engagement, bargain, bill of exchange, promissory note or cheque, or to prove that the same was made, drawn, accepted, or endorsed, as the case may be, in pursuance of any by-law or special vote or order; and the person so acting as agent, officer or servant of the Order shall not be thereby subjected individually to any liability whatsoever to any third person therefor.

INSURANCE ACT TO GOVERN.

15. This Act and the Order hereby incorporated, and the exercise of the powers hereby conferred, shall be subject to the provisions of The Insurance Act.

AN ACT

Respecting the Canadian Order of the Woodmen of the World:

WHEREAS, the Canadian Order of the Woodmen of the World, hereinafter called "the Order," has, by its petition, prayed that it be enacted as hereinafter set forth, and it is expedient to grant the prayer of the said petition: Therefore, His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:

1. Section 2 of chapter 92 of the statutes of 1893 repealed, and the following is substituted therefor:

2. The objects of the Order and the purposes it is incorporated for and authorized to carry out, are:

(a) To unite its members in social and fraternal bonds;

(b) To collect and distribute charitable donations;

(c) To establish, maintain and administer a fund for the payment of sick and funeral benefits;

(d) To make with its own members contracts for insurance in sums not exceeding three thousand dollars, payable on the death of the assured;

(e) To erect a monument over the grave of each deceased member.

2. Section 12 of the said Act is amended by striking out the word "February" on line two thereof, and substituting therefor the word "March."

3. The funds of the Order may be invested in the purchase of, or loaned upon:

(a) Any of the securities mentioned in paragraphs (a), (d), (e) and (f) of sub-section 1 of section 50 of the Insurance Act.

4. The Order shall sell any real estate which it may acquire by the foreclosure of any mortgage, hypothecate or lien within seven years after it has been so acquired, otherwise such real estate shall be forfeited to the Crown for the public uses of Canada; but the Governor in Council may, from time to time, extend the said period, not exceeding in the whole twelve years.

5. In this section the expression "the fund" means the sick and funeral benefit fund mentioned in the section substituted by this act for section 2 of the Order's Act of Incorporation, which fund shall never be less than the legal reserve, (calculated as to

funeral benefits on the basis prescribed in the Insurance Act, and based as to sick benefits upon such standard sickness table as used by the Order in the construction of its table of rates and a rate of 3½ per cent. interest), in respect of all existing certificates, policies or other instruments providing for the payment of sick or funeral benefits.

2. The premiums or contributions payable to the fund by a member in order to entitle him or his representatives to the payment of sick and funeral benefits, or both from the fund, shall be payable monthly in advance.

3. No greater sum than two hundred and sixty dollars shall be payable from the fund to any member in respect of any one continued sickness, and no funeral benefits shall exceed the sum of one hundred dollars.

4. Separate and distinct registers and books of account shall be kept by the Order, showing the members entitled to the benefit of the fund, the receipts and payments in respect thereof, the amounts from time to time chargeable against it, and every other matter and detail of which an account ought to be kept.

5. The fund and securities representing it shall alone be available for the payment of sick and funeral benefits, and no other assets or securities shall be available for that purpose.

6. For the purpose of carrying out the provisions of this section, the Head Camp or the Executive Council, under the authority of the Head Camp, may from time to time pass such by-laws, not contrary to law, as are deemed necessary or expedient.

7. Notwithstanding anything contained in the Insurance Act, the Order shall not be required to make any deposit in order to entitle it to commence and carry on the business of sick insurance by this Act authorized ; provided that the Treasury Board may require a deposit not exceeding ten thousand dollars, to be made from said fund so soon as the required amount is available for such purpose.

INDEX.

	By-law.	Page.
Act of Incorporation		i.
Act of Avoidance	123	41
Acts, Ministerial	132	44
Acceptance	111	34
Accounts	37	10
Acrobats, Professional	97	30
Address for Service	128, 129	43
Adviser-Lieutenant, Head	30	7
Adviser-Lieutenant	62 (a)	14
Adviser	62 (b)	15
Aeronauts	97	30
Age, Proof of	126	42
Ages	96	29
Alternate Delegate	62 (a)	14
Amendments, Notice of	131	44
Amending Act		v.
Annual Meetings of Camps	65	15, 16
Annual Meetings of Head Camp	10	2, 3
Applicant, Charter	54, 57	13
Applicants, Female	58	14
Application, Rejected	56, 57	13
Applications, Examination	31	8
Appeal	94	20
Arsenic	97	30
Arm, Loss of	101	32
Arrears	119 (a)	39
Assessments for Females	112 (b)	36
Assessment	116	37
Assessment, Special	117	38
Assessments, Collection of	83	18
Assessments	45, 112	11, 35, 36
Attendant	62 (b)	15
Auditor	37	10
Authority of Head Camp	9	2
Banker, Head	32	8
Banker	62	14, 15
Bank	32	8
Ballot at Elections	17	4
Balloting for Applicants	54	13
Bartenders	97	31
Benefits, Sick and Funeral	95 (a)	21
Bicycle Riders, Professional	99	32
Bills	37	10
Blasting	99	32

	By-law.	Page.
Black Balls	54, 57	13
Bonds	19, 71	4, 16
Board of Trial	88, 89, 90	19
Baggagemen	101	32
Brakemen	99	31
Bridge Builders	99	31
By-laws, Interpretation of	26	6, 7
By-laws of Camps	79	18
By-laws of the Order	130	43
By-laws of the Camp		46
By-laws, Amendments	130	43
By-laws, Repeals	130	43
Cancellation of Policies	123	41
Camps	52	13
Camp Officers	31, 62	8, 14
Camp Meetings	76	17
Camp By-laws	79	18
Certificate of Health	119	39
Charter	51	12
Charter Members	53	13
Charter Applicant	54, 55	13
Charges	85, 86	18, 19
Change of Occupation	104	32, 33
Chairman of Head Camp	26	6
Chairman of Executive	26	6
Chairman of Head Managers	38	10
Cheques	47	12
Chemicals	99	31
Circles	50	12
Circle Officers	62 (b)	15
Claims for Deaths	46	11
Claims and Demands	37	10
Closing of Charter	51	12
Compensation of Head Camp Officers and Delegates	21	5
Compensation of Camp Officers	75	17
Committees	22	6
Coal Miners	97	30
Car Inspectors	101	32
Conductors	99	31
Courts of Law	95	20
Date of Policy	115	37
Delegates	6	2
Delegates, Qualification of	67	16
Delegation of Powers	25	6
Death Claims	46	11
Death of Member	125, 126	42
Deputy Consuls	27	7
Department of Sick and Funeral Benefits	95 (a)	21

	By-law.	Page.
Deafness	101	32
Distilling	97	30
Dispensations	27, 50	7, 12
Divers	99	31
Disabilities	103, 104, 105	32, 33
Drivers, River	99	31
Duties of Camp Officers	63	15
Dues of Camps	74	17
Dynamo Tenders and Repairers	101	32
Edged Tools	101	32
Election of Officers	17	4
Election of Head Camp Officers	23	6
Election of Camp Officers	64	15
Electric Linemen	101	32
Elevators, Shovellers in	101	32
Emery Wheels, Workers on	101	32
Emergency Fund	45, 115	11, 37
Escort, Head	34	9
Escort	62	14, 15
Executive Council	39, 40, 41, 43, 117	10, 38
Expense Fund	49	12
Extra-Hazardous	99	31
Extra Rates	100	31
Extra Assessment	116	37, 38
Extra-Hazardous Occupation	122	40
Examination	110	34
Extension of the Order Tax	116	37, 38
Explosive Substances	97	30
Excavations for Sewers	99	31
Excessive use of Liquors, Opiates or Narcotics	122	40
Express Messengers	101	32
Eye, Loss of	101	32
False Statements	122	40
Fee	53	13
Fees, Initiation	109	34
Female	58	14
Fishermen	101	32
Fire Department	99	31
Fireworks	99	31
Forfeiture	55	13
Forfeiture of Office	73	17
Fraternal Members	59, 60, 61	14
Fraud	122	40
Freight Trains	99	31
Funds	44, 83	11, 18
Funeral Benefits	95 (a)	21
Glass Blowers and Workers	101	32
Grievances	85 to 95	18, 19, 20

	By-law.	Page.
Grinders of Edged Tools	101	32
Hazardous Class	102	32
Hazardous Occupations	103, 122	32, 40
Head Adviser-Lieutenant	30	7
Head Banker	32	8
Head Camp	4, 8, 9, 15	1, 2, 3
Head Camp Officers	16, 17, 18	3, 4
Head Camp Officers, Installation	[illegible]	4
Head Camp, Quorum	20	5
Head Camp, Members' Compensation	21	5
Head Camp Dues	[illegible]	5
Head Consul Commander	22, 26, 29	5, 6, 7
Head Consul Commander, Resignation	29	7
Head Consul Commander, Rulings	28	7
Head Consul Commander, Successor	29	7
Head Clerk	33	8, 9
Head Escort	34	9
Head Office	3	1
Head Physician	31	8
Head Managers	37, 38	10
Head Sentry	36	9
Head Watchman	35	9
Identity	126	42
Illness of Member	116	37
Incorporation	1	1
Investments	48	12
Increased Rates	100, 102, 103, 104	31, 32, 33
Increased Insurance	113	36, 37
Incontestable Policies	125	42
Installation	18, 68, 69, 70, 71	4, 16
Installation of Camp Officers	64	15
Interpretation of By-laws	26	6
Initiation	53	13
Insurance Fund	45	11
Insurance	96	29
Investigation Fund	45	11
Initiation Fee	53, 60, 109	13, 14, 34
Inscription on Monument	121	40
Intoxicating Liquors	97, 122	30, 40
Jurisdiction	9	2
Jurisdiction of Camps	50	12
Jailors and Prison Guards	101	32
Law, Courts of	95	20
Leg, Loss of	101	32
Lead	97	31
Legislative Meeting	10, 16	2, 3

	By-law.	Page.
Linemen	101	32
Liability of the Order	111, 120	34, 39
Liability to Build Monuments	121	40
Liability of Member	118	38
Liquors, Intoxicating	97	30
Liquors, Intoxicating, Use of	122	40
Managers	66	16
Master Miners	101	32
Meetings, Head Camp	10	2, 3
Meetings, Legislative	16	3, 4
Meetings, Statutory	10	2, 3
Meetings, Special	11	3
Meetings of Executive	41	10
Meetings of Camp	76	17
Medical Examination	110	34
Medical Attendance	122	40
Medicines	122	40
Member-at-Large	116	37
Members of Head Camp	5	2
Member, Illness of	116	37
Member, Eligible	96	29
Ministerial Acts	132	41
Member, Qualification of	96	29
Mileage and Per Diem	21	5
Mixed Trains	99	31
Messengers, Express	101	32
Mail Clerks	101	32
Miners	97, 99, 101	30, 31, 32
Mineral Miners	[illegible]	31
Monuments	45, 121	11, 40
Monument Account	45	11
Name of Camps	52	13
Name of Order	1	1
Narcotics	122	40
Notice of Meetings of Head Camp	12	3
Notice of Special Meeting	78	18
Notice of Special Assessments	117	38
Notice of Amendments	131	44
Notices	124, 127, 128, 129	41, 42, 43
Non-payment of Assessments, etc.	118	38
Numbers of Camps	52	13
Objects	2	1
Ocean Steamers	101	32
Occupations, Prohibited	97	30
Occupations, Extra-Hazardous	99, 122	31, 40
Occupations, Hazardous	101, 122	32, 40
Occupations, Change of	104, 105, 106	32, 33, 34
Occupations, Scheduled	107	34
Officers of Head Camp	16, 18	3, 4
Officers of Subordinate Camp	62	14
Officers, Duties of	63	15

	By-law.	Page.
Office, Vacancies in	26	6
Official Organ	131	44
Offenses	84	18
Opiates	122	40
Order Liable to	120	39
Order of Business	23	6
Organization	27	7
Ordinary Risk	103	32
Ordinary Class	103	32
Payments	116	37
Pass Words	26	6
Per Diem and Mileage	21	5
Per Capita Tax	116	37
Per Capita Tax, Members-at-Large	116	37
Pilots	101	32
Physician, Head	31	8
Physician, Camp, Appointment of	31	8
Phosphorus	97	30
Policies	33, 115	8, 9, 37
Policy, Void	122	40
Policy, Cancellation of	123	41
Policy, Incontestable	125	41
Power of Head Camp	9	2
Powers of Executive Council	40, 43	10
Powers of Delegation	25	6
Post Office Address	128	43
Policemen	101	32
Prohibited Occupations	97	30
Prohibited Territory	108	34
Professional Rope and Wire Walkers	97	30
Professional Bicycle Riders	99	31
Professional Acrobats	77	17
Prison Guards	101	32
Proxies	7	2
Proofs of Death	125, 126	42
Publication of Notice of Amendments	130	43
Passenger Conductors	101	32
Passenger Brakemen	101	32
Quarrymen	101	32
Quartz Miners	99	31
Qualification of Delegates	67	16
Quorum of Head Camp	20	5
Quorum of Executive Council	43	10
Quorum of Camp	76	17
Rates of Assessment	112	35, 36
Rates, Extra	100	31
Railway Employees	99, 101	31, 32
Raftsmen	101	32
Representation	6, 7	2
Rejection	54	13

	By-law.	Page:
Rejected Applicants	56	13
Redress	95	20
Reinstatement	119	39
Reports of Head Officers	14	3
Reports of Subordinate Camp to Head Office	83	18
Resignation of H. C. C	29	7
Residence	108	34
Rulings	28	7
Rules of Order of Camp		50, 51, 52
Saloon Keeper	97	30
Sailing Vessels	99	31
Sawyers	101	32
Sawmills	101	32
Sewers	99	31
Sessional Committees	22	5
Secret Work	26	6
Sentry, Head	36	9
Shovellers in Elevators	101	32
Sick Benefits	95 (a)	21
Slaters	101	32
Soldiers	101	32
Special Meetings	11	3
Special Meetings, Executive Council.	43	10
Special Meetings of Camp	77	17
Special Assessments	116, 117	37, 38
Spirituous Liquors	97	30
Statutory Meetings	10	2
Stone Cutters	101	32
Steamers, Officers and Crew	101	32
Subordinate Camps	50	12
Subordinate Camp Officers	62	14
Suicides	112	35
Suspensions	118	38
Submarine Divers	99	31
Surface Miners	99	31
Switchmen	99	31
Specially Hazardous	99	31
Telephone Linemen	101	32
Telegraph Linemen	101	32
Territory, Prohibited	108	34
Tenders, Dynamo	101	32
Time to be Initiated	55	13
Time for Payments	115	37
Trial, Board of	88	19
Travelling	108	34
Tunnels	99	31
Vacant Offices	26	6
Vacancies in Office	72	17
Vessels, Sailing, Officers, Crew, etc	99	31
Vessels, Sailing, Fishermen	101	32

	By-law.	Page.
Votes of Members of Head Camp....	6, 7	2
Voting at Election of Sub C. Officers.	65	15
Void Policies.....	98, 122, 123	30, 40, 41
Watchman, Head	35	9
Well Diggers.....	99	31
White Person	96	29
Wire Walkers	97	30
Withdrawal Card	80, 81, 82	18
Workers on Emery Wheels	101	32
Workers on Glass	101	32
Yardsmen	99	31

SICK AND FUNERAL BENEFIT DEPARTMENT.

	Rule.	Page.
Adventures, Hazardous	15	26
Assessments	3	22
Asylum, Lunatic.....	31	29
Ballooning	15	26
Benefits, Claim for.....	12, 21	25, 28
Benefits, Payment of.....	20, 21	27, 28
Benefits, Extra.....	28	28, 29
Cartridge Making	15	26
Cancellation of Certificate.....	8	25
Certificate of Health.....	2	21
Certificate of Membership.....	2	21
Certificate, Cancellation of.....	8	25
Claim for Benefits	15	26
Claims, Weekly	24	28
Conditions	2	21
Committee on Sick Claims.....	9, 11	25
Committee	11	25
Counter Claim.....	16	27
Disabilities.....	15	26
Duration of Illness.....	21	28
Double Liability Class.....	15, 31	26, 27, 29
Eligible for Membership	1	21
Enrollment Fee	2	21
Examination.....	2	21
Evidence	12	25
Executive Council	20	27
Extra Benefits	28	28
Fighting	15	26
Foolhardy Conduct.....	15	26
Forms	12	25
False Statements	18	27
Fraud.....	18	27
Funeral Benefits.....	32	29
Gas, Inhalation of	15	26

	Rule.	Page.
Gunpowder	15	26
Head Physician	11, 13, 17	25, 26, 27
Head Consul Commander	13, 20	26, 27
House of Refuge	31	29
Intemperance	15	26
Immoral Conduct	15	26
Intoxicating Drinks	15	26
Insanity	20	27
Lunatic Asylum	31	29
Members Eligible	1	21
Medical Examination	2	21
Medical Attendance	33	29
Mining	15	26
Military Service	15	26
Narcotics	15	26
Notice of Sickness	10	25
Naval Service	15	26
Per Capita Tax	33	29
Prohibited Territory	6	24
Prohibited Occupations	6	24
Rejection	18	27
Recurring Illness	15	26
Rates of Premium	3	22
Sick Claims Committee	9, 11	25
Suspensions	5	24
Set-off	16	27
Scuffling	15	26
Submarine Operations	15	26
Territory, Prohibited	6	24
Travel	6	24
Unlawful Conduct	15	26
Violation of Laws	15	26
Vicious Conduct	15	26
Weekly Claims	24	28
Withdrawal	32	29

THE CANADIAN ORDER

OF THE

Woodmen of the World

CONSOLIDATED BY-LAWS OF 1900.

AMENDED AND REVISED 1902
AMENDED AND REVISED 1904
AMENDED AND REVISED 1906

NAME, OBJECTS, PRINCIPAL OFFICE.

1. This Order is incorporated by Act of the 3rd Session, 7th Parliament, 56 Victoria, Cap. 92 (1893, Dominion), as amended by an Act of the 3rd Session of the 9th Parliament, 3 Edward VII., Chapter 206 (1903 Dominion), under the name of "The Canadian Order of the Woodmen of the World," hereinafter called the Order.

2. (1) Subject to the provisions hereinafter contained, the objects of the Order are :—(*a*) to unite its members in social and fraternal bonds; (*b*) To collect and distribute charitable donations; (*c*) To make with its own members contracts for insurance in sums not exceeding Three Thousand Dollars, payable on the death of the assured; (*d*) To establish, maintain and administer a fund for the payment of Sick and Funeral Benefits, and (*e*) to erect a monument over the grave of each deceased member. (2) Wherever the word "Camp" appears in these By-laws the same shall include the word "Circle," and words importing the masculine gender shall include females as well as males, except in By-laws 62(*a*) and 95 (*a*).

3. The Principal or Head Office of the Order shall be at the City of London, in the Province of Ontario.

HEAD CAMP.

4. The Order shall be governed by a representative body to be known as the Head Camp of the Canadian

Order of the Woodmen of the World (hereinafter called the Head Camp).

5. The following shall be members of the Head Camp: —(*a*) The persons named in the first section of the Act of Incorporation; (*b*) The officers of the Head Camp; (*c*) one delegate from each Subordinate Camp of the Order. No delegate shall represent a Camp whose Camp has not paid the January assessment previous to the Head Camp meeting at which he attends.

6. (*a*) At any meeting of the Head Camp every member thereof shall have one vote; (*b*) Any member of the Head Camp who is a delegate from a Subordinate Camp having more than seventy-five members shall have an additional vote or votes as follows:—No. of members in good standing on the 31st December next before meeting of the Head Camp, both numbers inclusive—76 to 125, 1 additional vote; 126 to 175, 2 additional votes; 176 to 225, 3 additional votes, and so on, allowing one additional vote for every additional fifty members.

7. Camps outside the Province of Ontario may vote by proxy (by a proxy under the seal of the Camp), provided always that the holder of such proxy must be a delegate to the Head Camp and must be a resident of the Province (or Territory) in which the Camp of which he is a member is situated, and must be a member of one of the Camps represented by him; provided also, that no such delegate shall have more than [illegible] votes, including proxy votes.

8. The Head Camp alone has power to form Subordinate Camps and to issue (and, if necessary, revoke) charters to such Camps throughout the Dominion of Canada.

9. The Head Camp shall have absolute, original and appellate and final jurisdiction over all the members and Camps of the Order, and shall have power to perform and shall or may perform all duties, acts, matters and things necessary or expedient for the good government and management of the Order.

MEETINGS, ETC.

10. Regular meetings of the Head Camp shall be held annually on the third Wednesday in March (as provided

by the Act of Incorporation as amended) at the hour of two of the clock in the afternoon. The Head Camp shall meet in odd-numbered years at the said city of London. These meetings shall be called Statutory Meetings. The Head Camp shall meet in even-numbered years in such places in the Dominion of Canada as the Head Camp shall from time to time determine. These meetings shall be called Legislative meetings.

11. Special meetings of the Head Camp may be called at any time by the Head Consul Commander, and shall be called at any time by him on request in writing of the majority of the members of the Executive Council, or on the request, signified in writing, under their respective seals, of two-thirds of the Camps of the Order.

12. Notice of every regular or special meeting of the Head Camp shall be mailed at least three weeks before the date for which the meeting is called, to the last known address of every member of the Head Camp as defined in By-law No. 5.

13. The notice to be given as aforesaid of a special meeting of the Head Camp shall clearly and in detail state the object of such meeting.

14. At every regular meeting of the Head Camp the Head Consul Commander, Head Banker and Head Clerk shall present written reports, copies of which shall have been sent to the Subordinate Camps at least two weeks before the date of holding the meeting at which the reports are to be presented.

15. The Head Camp in meeting assembled may deal with all matters within its jurisdiction, subject only to the necessity of giving such notice of intended amendment to the by-laws as may hereinafter be provided for and subject also to this, that at the statutory meeting of the Head Camp no by-law shall be passed or amended and no officer shall be elected.

16. At every Legislative meeting of the Head Camp the members shall elect from among their number the following officers, viz.:

Head Consul Commander,
Head Adviser-Lieutenant,

Head Clerk,
Head Banker,
Head Physician,
Head Escort,
Head Watchman,
Head Sentry,
Delegate to Sovereign Camp,
Three Head Managers,

and these officers, together with the immediate Past Head Consul Commander, shall be the officers of the Head Camp.

17. The election of officers of the Head Camp shall be had by written ballot. When there are two or more candidates for the same office, a majority of all votes cast shall be required for election, and when there are more than two candidates for the same office, the one receiving the least number of votes on each ballot shall be dropped until an election is had.

18. (*a*) The officers so elected shall hold office for two years or until their successors are duly elected and installed. The officers elected shall be installed by the Immediate Past Head Consul Commander (or in his absence by any Past Head Consul Commander or by the Chairman or presiding officer of the meeting) before the conclusion of the Head Camp meeting at which the election took place. (*b*) Head Camp officers not present for installation at the meeting at which they were elected, may be installed by the Head Consul Commander at any time within one month thereafter. After the expiration of one month from the meeting at which he was elected, any officer not installed shall forfeit his office, and the office to which he was elected shall thereupon be and become vacant. (*c*) Vacant offices may be filled by the Head Consul Commander, with the concurrence of the Executive Council.

19. The Head Banker and Head Clerk shall, before being installed give good and sufficient bonds in some reputable Canadian, British or American Surety or Guarantee Company, licensed to do business in Ontario, in such sums as may be from time to time determined by

the Head Camp or Executive Council conditioned for the faithful discharge of all the duties which may be respectively laid upon them. These bonds shall be in the custody of the Head Managers and the premiums thereon shall be paid by the Order.

20. One-fifth of the members of the Head Camp present in person only, shall be a quorum for the transaction of business.

21. (*a*) Officers of and Delegates to the Head Camp when attending legislative or special meetings of the Head Camp, shall each receive compensation at the rate of two dollars per day for the time of attendance, including the time necessary to return from the meeting, and in addition mileage from his domicile to the place of meeting at the rate of five cents per mile one way by the nearest practicable route, but the maximum sum to be paid any delegate shall be limited to the sum of fifteen dollars. (*b*) Any delegate from Camps outside the Province of Ontario shall be paid an additional sum of fifteen dollars for each Camp (not exceeding nine) from which he holds a proxy, but in any event the amount so paid shall not exceed his return railway fare and two dollars per day for the number of days occupied by him in coming to and going from and attending the Head Camp meeting. (*c*) No officer or delegate shall receive any compensation or mileage or per diem allowance when attending the statutory meetings of the Head Camp. (*d*) Members of the Executive Council when attending regular or special meetings of the Executive Council, and members of any Committee appointed by the Head Camp, or the Head Consul Commander or Executive Council when attending committee meetings shall, in addition to the mileage allowance set out in sub-section (*a*) of this By-law, receive a per diem allowance of three dollars per day for the time of attendance, including the time necessary to reach and return from the meeting.

22. The Head Consul Commander shall before the holding of every meeting of the Head Camp appoint sessional committees (three members each) as follows:—On Credentials; on Reports and Resolutions; on Appeals and Grievances; on Miscellaneous Business; and before

the holding of every legislative or special meeting of the Head Camp shall appoint two further sessional committees, as follows :—On By-laws and Revisions, and on Mileage and Per Diem.

23. The following shall be the Order of Business :—

1. Calling Roll of Officers.
2. Report of Committee on Credentials and calling roll of delegates.
3. Reading Minutes of previous session, correction and approval of same.
4. Reports of Officers and Auditors.
5. Unfinished Business.
6. New Business.
7. Reports of Special and Sessional Committees.
8. Election of Officers at 10 a.m. on the second day of every legislative meeting.
9. Installation of Officers on the last day of every legislative meeting.
10. Good of the Order and entertainment.
11. Closing.

24. The preceding order of business may at any time be suspended or varied by resolution of the Head Camp.

25. The Head Camp or the Executive Council may delegate all or any of its powers to one or more committees, and such delegation at any time revoke.

26. The Head Consul Commander shall :

(*a*) Preside at all meetings of the Head Camp and Executive Council.

(*b*) Appoint all committees (except where any other mode of selection is provided by the By-laws).

(*c*) Interpret the By-laws of the Order.

(*d*) Communicate semi-annual pass words and instruct in the secret work.

(*e*) Sign all Policies, Certificates of Membership and other official or corporate documents.

(*f*) Fill all vacant offices (with the concurrence of the Executive Council) as provided in By-law No. 18.

(*g*) Report his proceedings and decisions to every meeting of the Head Camp and the Executive Council.

27. The Head Consul Commander may :

(*a*) By dispensation and by and with the consent of the Executive Council grant such privileges (not inconsistent with the municipal laws governing the Order) as he may deem expedient, whether such privileges are or are not inconsistent with or contrary to anything in these by-laws contained.

(*b*) Appoint Deputy Consuls to solicit applications for membership and to organize Camps.

(*c*) Fix the compensation of such Deputy Consuls, subject to the approval of the Executive Council.

28. All rulings of the Head Consul Commander shall be published in the official organ, and the Head Clerk shall keep a record thereof in a book to be provided for that purpose.

29. If the Head Consul Commander should resign, or should neglect or refuse or become (in the opinion of two-thirds of the members of the Executive Council) unable to discharge the duties of his office, the Executive Council may declare the office of the Head Consul Commander vacant, and thereupon, or upon the death of the Head Consul Commander, the Head Clerk shall forthwith summon a special meeting of the Executive Council for the election of a successor, and the election of a successor shall be held by such special meeting of the Executive Council or by any adjourned meeting thereof.

30. The Head Adviser-Lieutenant shall occupy the second seat of honor in the Head Camp. He shall have charge of the entrance, exit, movements and decorum of all present, subject to the directions of the Head Consul Commander. He shall preside at meetings of the Head Camp and the Executive Council, in the event of the ab-

sence of the Head Consul Commander. If the Head Consul Commander and Head Adviser-Lieutenant are both absent, the members present at any meeting of the Head Camp (or Executive Council) may elect any member of the Head Camp (or Executive Council) to be chairman.

31. The Head Physician shall :

(*a*) Examine and report on all applications for insurance and for enrollment in the sick and funeral benefit department, and all claims for sick or funeral benefits and death claims.

(*b*) Determine upon every application whether a policy shall or shall not be issued, and (if issued) for what amount.

(*c*) Appoint all Camp Physicians and revoke such appointments, but such appointments and revocations shall be subject to the approval of the Executive Council.

32. The Head Banker shall :

(*a*) Be the custodian of all moneys and securities of or belonging to the Order.

(*b*) Execute vouchers for all moneys received by him.

(*c*) Pay all orders signed by the Head Clerk and the Head Consul Commander.

(*d*) Deposit all moneys received by him in some chartered bank (designated by the Executive Council) in the name of the Order.

(*e*) Keep accurate and separate accounts of all moneys received and distributed in the Expense Fund, the Emergency Fund, the Insurance Fund, the Sick and Funeral Benefit Fund and the Monument Account.

(*f*) Make detailed and accurate statements to every meeting of the Head Camp, and whenever requested to do so by the Executive Council.

33. The Head Clerk shall :

(*a*) Keep a record of all proceedings of the Head Camp and the Executive Council.

(*b*) Receive all payments made to the Head Camp.

(*c*) Keep accurate accounts of all his financial transactions.

(*d*) Take vouchers for every payment.

(*e*) Execute a receipt for every payment received by him and send a duplicate of the same to the Chairman of the Head Managers.

(*f*) Pay all moneys belonging to the Order to the Head Banker or deposit the same to the credit of the Order in some chartered bank.

(*g*) Sell the supplies provided for sale by or under the direction of the Head Camp.

(*h*) Issue policies of insurance (to be signed by the Head Consul Commander) to such applicants in such amounts as are approved of by the Head Physician.

(*i*) Draw orders on the Head Banker (to be signed by the Head Consul Commander) in settlement of all claims approved of by the Head Consul Commander or Chairman of the Head Managers, and send a duplicate of every order to the Chairman of the Head Managers.

(*j*) Attend to every other duty incident to the clerical and accounting department of the Order, and render detailed reports to every meeting of the Head Camp, and whenever requested to do so by the Executive Council.

(*k*) Publish a monthly summary of the receipts and disbursements in the official organ.

34. The Head Escort shall:

Perform such duties as may be directed by the Head Consul Commander.

35. The Head Watchman shall have charge of the inner door and shall admit no one without first receiving leave from the Head Adviser-Lieutenant, to whom he shall report the name of every one seeking admission.

36. The Head Sentry shall have charge of the anteroom and outer door, and during the sessions of the Head

Camp shall not admit any person applying for admission until satisfied that the applicant has a right to enter.

37. (*a*) The Board of Head Managers shall consist of three members. (*b*) All bills, claims and demands (whether before or after payment) and all guarantees and bonds shall be subject to their approval. (*c*) The Board shall appoint a qualified auditor or auditors (to hold office during the pleasure of the Executive Council) to audit monthly the books of the Head Camp and certify the result to the Head Camp, interim reports being, if required, made to any meeting of the Executive Council. (*d*) The compensation of the auditor or auditors shall be fixed by the Executive Council.

38. The Chairman of the Head Managers shall procure and file for reference a true copy of every receipt for moneys given by the Head Clerk.

39. The Executive Council shall be composed of the elected officers of the Head Camp (except the delegate to the Sovereign Camp).

40. The Executive Council shall have (except while the Head Camp is in session) all the powers (except the power of legislation) and all the absolute, original and appellate and final jurisdiction of the Head Camp, and all such powers and jurisdictions are hereby conferred upon the Executive Council.

41. The Executive Council shall meet on the second Wednesday of the month of June and the first Wednesday of the month of October in every year, and shall also meet at the place of meeting of the Head Camp on the day before the meeting of the Head Camp.

42. Special meetings of the Executive Council may be called at any time by the Head Consul Commander, and he shall call a special meeting whenever a majority of the Executive Council requests him in writing to do so.

43. The Executive Council shall always have such powers and perform such duties as are by these By-laws or by the Head Camp while in session conferred and directed. Five members of the Executive Council shall be a quorum for the transaction of business.

FUNDS.

44. One assessment at the rate hereinafter provided shall be paid by every applicant on joining the Order, and this assessment shall be paid into the Emergency Fund authorized by the Act of Incorporation.

45. (*a*) All moneys derived from assessments as hereinafter provided (except the assessment for the Emergency Fund and the percentage set aside for the Investigation Fund) shall be known as the "Insurance Fund." No payments shall be made from this fund except for death claims and payments to the Monument Account and repayments to the Emergency Fund.

(*b*) In respect of the monuments to be erected by the Order, the Head Clerk shall keep a separate account to be called the "Monument Account." Upon the death of a member in good standing the Head Managers shall direct the Head Clerk to transfer to the Monument Account from the Insurance Fund the sum of one hundred dollars. All cheques for monuments are to be charged against this account. If the sum so transferred to the Monument Account is not required for the purpose of erecting a monument over the grave of the deceased member, the said amount shall be transferred to the Expense Fund for the extension of the Order.

(*c*) The Head Clerk shall set aside one per cent. of all assessments received as an Investigation Fund to be used only for the purpose of protecting the Insurance Fund against improper claims. This Fund shall be used to pay bills incurred in investigating doubtful claims against the Insurance Fund, or defending suits upon such alleged claims and investigating the acts of members or others affecting in any way the insurance Fund. Whenever this fund shall have accumulated so that there shall be $2,000 to the credit of it, the setting aside of one per cent. shall cease, and shall not be resumed until the amount is reduced to less than $1,000.

46. If, when a death claim is received and authorized to be paid, there is not a sufficient amount of the Insurance Fund in the hands of the Head Banker to pay the same in full, a sum may be darwn from the Emergency Fund sufficient in amount to pay such claim, and as

soon as possible thereafter the amount so drawn out shall be replaced from the Insurance Fund.

47. Moneys belonginging to the Emergency and Insurance Funds shall be from time to time deposited in special bank accounts and shall not be withdrawn therefrom except upon a cheque, receipt or order (as the case may be) signed by the Head Consul Commander, Head Clerk and Head Banker.

48. The Emergency and Insurance Funds may be invested in the discretion of the Executive Council.

49. All moneys received by the Head Banker (except for the Emergency Fund and Insurance Fund and Monument Account) shall be kept in a separate fund to be known as the Expense Fund.

SUBORDINATE CAMPS.

50. Upon receiving a petition signed by at least fifteen accepted applicants, the Head Consul Commander may order the Head Clerk to issue a dispensation authorizing the existence of a Camp. And upon receiving a petition signed by at least fifteen accepted lady applicants, the Head Consul Commander may order the Head Clerk to issue a dispensation authorizing the existence of a Circle. Ladies are not permitted to attend Camp meetings, and men are not permitted to attend meetings of Circles except by written consent of the Head Consul Commander first had and obtained. Provided this shall not apply to fraternal visits of Camps to a Circle, or a Circle to a Camp as a united body on invitation. A new Camp shall not be instituted within five miles of an existing Camp without the consent of such Camp unless by direction of the Executive Council.

51. The Head Consul Commander may at any time in his discretion grant a charter to a Camp working under dispensation, and a charter shall be granted by him if the Camp has not less than fifty members in good standing, and a resolution, asking that a charter be granted, is passed by two-thirds of the members present at any regular meeting. After the charter to a Camp has been issued, no Deputy Consul shall solicit applications for admission to membership in the Camp unless he is authorized to do so by the Camp. Applicants for membership

and members admitted to the Camp before the issue of a charter shall be called charter applicants or charter members as the case may be.

52. Camps shall be numbered consecutively by the Head Clerk, commencing with No. 1, and every Camp shall select a name by which it shall be known (but no Camp shall call itself by the name of any living person).

INITIATION.

53. The initiation fee for charter members shall be determined by the Head Consul Commander, subject to the approval of the Executive Council, and no Deputy Consul shall increase or decrease the amount so determined.

54. Every charter applicant shall be balloted for by the charter applicants already accepted. If three or more black balls are cast against the applicant he shall be declared rejected; and the name, address and occupation of every applicant rejected by ballot must be reported to the Head Clerk by the Clerk of the Camp to which he applied. If no black balls, or less than three black balls, are cast, the applicant shall be declared accepted, and, if also accepted by the Head Physician on his medical examination, he shall upon payment of the initiation fee and such other fees or assessments as are hereinafter provided for, be entitled to be initiated.

55. The charter applicant must present himself for initiation within forty-five days next ensuing after his application has been accepted. In default of so doing he shall forfeit all fees paid by him, and shall not be entitled to be initiated unless his delay is excused by a vote of two-thirds of the members present at a regular meeting of the Camp, and unless he furnishes a new medical certificate.

56. If the charter applicant is rejected, the whole of his entrance fee, less the medical examiner's fee, shall be returned to him.

57. If a charter applicant is rejected, by the Head Physician, he may not again apply for membership in the Order until the expiration of one year thereafter. If the rejection of a charter applicant was upon a ballot (three or more black balls involving rejection) the rejected applicant may again apply for membership within three

months thereafter, but to the same Camp only. If a second time rejected on ballot, he shall not again apply for membership in the Order until after the expiration of two years from the date of his second rejection. Such third application must, unless dispensation is granted, be made to the same Camp.

58. (*a*) After the Charter has been issued, the provisions of By-laws Nos. 54 to 57, both inclusive, omitting the word "charter," shall regulate the admission of new members.

(*b*) The initiation of any female applicant shall be deemed complete upon receiving the obligation from the Consul Commander of the Camp to which she has applied within forty-five days after being accepted by the Head Physician, and upon signing a certificate that she was at the time of receiving the obligation in good health.

FRATERNAL MEMBERS.

59. Camps may admit members as fraternal members only to whom no Policy shall be issued, but a certificate of membership merely.

60. Fraternal members shall pay an entrance fee of two dollars, the same Camp dues as insured members and eight cents per month in advance as per capita tax.

61. A fraternal member may at any time after his examination has been approved by the Head Physician become a beneficiary member within forty-five days after such approval by paying the regular and emergency assessments, dues and per capita tax.

62. (*a*) The officers of a Camp shall be:

Consul Commander.
Adviser-Lieutenant.
Banker.
Escort.
Clerk.
Watchman.
Sentry.
Three Managers.
Delegate to Head Camp.
Alternate Delegate to Head Camp.
Past Consul Commander (who is not, except at the institution of a Camp, elected to that

office, but takes it by virtue of his having ended his term as Consul Commander), and
Physician (appointed by the Head Physician).

(*b*) The officers of a Circle shall be :
Guardian.
Adviser.
Banker.
Clerk.
Attendant.
Inner Sentinel.
Outer Sentinel.
Three Managers.
Past Guardian (who is not, except at the institution of a Circle, elected to that office, but takes it by virtue of her having ended her term as Guardian), and
Physician (appointed by the Head Physician).

(*c*) That any Camp or Circle may elect, in addition to the above-named officers, a secretary, whose duty shall be such part of the duties now performed by the Clerk other than the receiving of money, as the Camp or Circle by by-law or resolution may determine.

63. The Camp officers shall perform the same or similar duties in matters pertaining to the business of their Camps, as are provided for Head Camp officers in analogous cases, unless otherwise provided by the By-laws of the Subordinate Camp.

64. At the institution of every Camp, Camp officers as set out above, except the Physician, shall be elected and installed. They shall hold office only until the next annual meeting of the Camp, or until their successors are duly installed, but shall (with the exception of the Past Consul Commander) be eligible for re-election. If at any annual meeting of a Camp, the retiring Consul Commander shall be re-elected, the then incumbent of the office of Past Consul Commander shall hold that office until the next annual meeting.

65. (*a*) The first regular meeting of each Camp in December shall be called the annual meeting of the Camp.

(*b*) Members to fill the offices mentioned in By-law

No. 62 (except the Past Consul Commander, Past Guardian and Physician), (subject to the provisions of By-law No. 66 as to rotation of Managers), shall be nominated (by one member) and shall be elected (by a majority vote) at the annual meeting of the Camp, and shall when duly qualified and installed hold office for one year (except as to the Managers) or until their successors are qualified and installed.

66. At the first annual meeting of a Camp, a Board of Three Managers shall be elected by and from the members of the Camp for terms of office as follows :—The first one elected shall hold office for three years ; the second one shall hold office for two years ; the third one shall hold office for one year, and thereafter only one Manager shall be elected at each annual election, and for terms of three years.

67. No member shall be qualified for the office of regular or alternate delegate to the Head Camp unless he holds a Policy of Assurance in the Order, and unless he has previously served one term as Past Consul Commander, Consul Commander, Adviser-Lieutenant, Physician, Banker or Clerk, or unless he is at the time of election, an incumbent of one of such offices, or unless he has been an insured member of the Order for three years.

68. The officers-elect shall be installed at the first Camp meeting in the month of January by the Past Consul Commander, or in his absence by the officer or member then presiding over the Camp meeting.

69. The installing officer shall see that all officers present for installation are duly qualified to fill the duties of their respective offices.

70. If any officer-elect does not present himself for installation or does not qualify himself as directed by the By-laws, the installing officer shall declare the office vacant, and thereupon a new election shall be held at the close of the ceremony of installation, and the member or members then elected shall be installed at the next regular meeting of the Camp, if then present and qualified.

71. No member shall be installed in the office of Clerk or Banker until the Head Camp has procured, at the expense of the Subordinate Camp, a Bond from some Guar-

antee or Surety Company, which bond shall cover the funds of the Local Camp as well as the funds of the Head Camp, in such sum as the Executive Council may from time to time determine, conditioned for the faithful performance of the duties devolving upon such member in the office of Clerk or Banker. These bonds must be approved as sufficient by the Board of Head Managers and deposited with the Head Clerk.

72. If any office becomes vacant by the death or resignation of its incumbent, or from or by reason of any cause hereinafter provided for, a nomination and election shall be held to fill the office at the next regular meeting, or at a special meeting duly called for that purpose.

73. If any officer becomes suspended, he thereby forfeits his office, and the vacancy must be filled as hereinbefore provided.

74. Each Subordinate Camp of the Order may by resolution, duly carried by a majority vote at any regular meeting of the Camp, fix the amount of Camp dues to be paid by each member of the Camp. Such resolution may, within three months after the passing thereof, be reconsidered and rescinded or amended by a vote of two-thirds of the members of the Camp present at any regular meeting of the Camp, provided each member of the Camp has received notice of the intention to move a reconsideration. After the resolution has been in force for three months or after any amended resolution has been passed upon a reconsideration as aforesaid, the resolution, whether original or amended, shall not be reconsidered until it has been in force for at least three years.

75. Every Camp may fix, and shall pay, the compensation of its officers.

76. Camps shall meet at least monthly, at such time and place as the Camp may determine. Five members shall form a quorum.

77. Special meetings of the Camp may be called at any time by direction of the Consul Commander. The Clerk shall call a special meeting of the Camp whenever requested so to do in writing by three or more members. On his refusal, the requisitionists may themselves call the special meeting desired.

78. Three days' notice of special meetings (except for a funeral), shall be given in writing to each member of Camp. No business except that named in the notice shall be transacted at a special meeting.

79. Camps may provide and pass by-laws for their government and direction, provided such by-laws are not inconsistent with these by-laws or the Act of Incorporation. No such by-laws shall be valid unless and until approved by the Head Consul Commander, and duplicate copies of such by-laws, when finally passed by the Camp, shall be certified under the Camp seal and forwarded to the Head Clerk.

80. Any member in good standing and not under charges, shall be entitled to a withdrawal card from his Camp or the Head Camp, whichever he is a member of, upon payment of fifty cents.

81. Any member holding a withdrawal card, may, if he so desires, remit his assessments and per capita tax direct to the Head Clerk.

82. Any member holding a withdrawal card may join any Camp of the Order upon being accepted on a ballot of the members.

FUNDS.

83. The assessment collected by the Clerk shall be by him from time to time paid to the Banker. On the first day of each month the Clerk shall procure from the Consul Commander and countersign an order on the Banker for an assessment for each member in good standing, and shall obtain the money from the Banker on such order and forward the same to the Head Clerk with a detailed statement on the prescribed form.

OFFENCES, ETC.

84. In By-laws Nos. 85 to 95, both inclusive, the words "Clerk," "Officers," "Consul Commander" and "Camp" shall include "Head Clerk," "Head Officers," "Head Consul Commander," and "Head Camp."

85. Any member in good standing may, by a statement in writing, prefer a charge against any member of his own or any other Camp, for non-observance of the laws, constitutions, by-laws or regulations of the Head Camp or of the Subordinate Camp of which the accused

is a member, or for any violation by the accused of his obligation, or for any breach of the moral law or the laws of the country, or for any act or course of conduct prejudicial to the welfare of the Order, or of any Camp thereof.

86. Such statements shall be forwarded to the Clerk of the Camp of the member against whom it is made, and the Clerk shall upon its receipt proceed as hereinafter directed.

87. If any member of the Order has any right of action or cause of complaint or ground of grievance against, or has suffered any wrong, or loss or damage because of the Order, or any of the Head Officers, or the Head Camp, or any members thereof, or any agent, organizer, deputy or canvasser employed by the Order, he may embody his complaint in a concise statement and forward the same to the Head Clerk, who shall upon its receipt proceed as hereinafter directed.

88. The officers of the Camp shall form a Board of Trial, the Consul Commander of the Camp acting as chairman (unless the accusation or complaint is against the Consul Commander, when the Adviser-Lieutenant shall be the chairman). No officer shall sit as a member of the Board of trial when he is a party to the proceedings.

89. The Clerk shall forward the statement mentioned in By-laws No. 85 to 87, both inclusive, to the Chairman of the Board of Trial. If the Board of Trial deem a trial necessary, they may fix the date, time and place of holding the trial. Both parties shall have ten days' notice of trial. A copy of the statement containing the complaint or charge shall be served on the accused or defendant with the notice of trial. Each party may attend with his witnesses and evidence, and the principles governing a Court of Justice shall guide the Court of Trial in the conduct of the trial and the admission of evidence. Each party may be represented by any member of the Order as counsel.

90. The Chairman of the Board of Trial shall, at the request of either party, issue his mandate to any member of the Order to appear at any trial, and if such mandate has been served on any member, accompanied by payment or tender of such a sum of money for travelling

expenses aud witness fees, as would have been sufficient to compel the attendance of a witness served with a subpœna issued out of the High Court of Justice for Ontario, his refusal to attend on such mandate, unless excused by sickness or the pressing emergencies of his public or private business, shall be deemed a wilful violation of his obligation.

91. Five members of the Board of Trial shall constitute a quorum.

92. The Board of Trial shall pass judgment on the case and award the punishment or fix the penalty or assess the damages or costs, as the case may be. The damages assessed shall include compensation to the injured party and indemnity for any damages which may have been awarded against the Order in respect of the matters complained of. The judgment or finding shall be reduced into writing, and a copy served upon each party. The Chairman of the Board shall report the finding of the Board to the Camp, and to the Head Clerk. No award or judgment of expulsion shall be carried into effect, except by the Executive Council.

93. No judgment or finding of expulsion, or of any lesser penalty, shall effect the member's insurance, if he has complied with the requirements of the by-laws governing insurance.

94. Any person aggrieved by any finding of the Board of Trial may appeal therefrom, within two weeks after service of notice of decision on him to the Camp, and from a Subordinate Camp within two weeks after the decision of the Camp to the Executive Council, and from a decision of the Executive Council to the next ensuing meeting of the Head Camp. Appeals or grievances to be submitted to Head Camp shall not be heard unless the person appealing, or who is aggrieved, shall have filed with the Head Clerk a notice setting forth the particulars and grounds of his complaint at least one month before the meeting of Head Camp at which such matter is to be heard.

95. If any member, officer, servant or agent of the Order shall deem himself aggrieved or wronged by the decision, ruling, regulation, conduct, acts or defaults of,

or has any cause of complaint against the Order, its members or officers, or any or either of them, or against any Camp, he shall not apply to any Court or to any judge, justice or presiding or other officer thereof, for redress, until he shall have exhausted all the means of redress and appeal which by this constitution or by any by-law of the Order, or any Camp thereof, he is entitled to.

SICK AND FUNERAL BENEFIT DEPARTMENT.

95. (*a*) A Fund is hereby established for the payment of Sick and Funeral Benefits from and after the 1st day of July, 1903, pursuant to Cap. 3rd, Edward VII., Canada, 1903, to be known as the Sick and Funeral Benefit Fund, and this Fund shall be administered under the name of The Sick and Funeral Benefit Department upon the conditions and limitations expressed in the By-laws, and subject also to the rules herein contained.

1. Any insured male member of the Order in the ordinary, hazardous, or extra-hazardous classes, residing in the Dominion of Canada, and under 55 years of age at his nearest birthday, if of good moral character and sound mental and physical health and not ineligible as hereinafter provided by reason of employment may become enrolled in this department.

2.—I. If any member of the Order

(*a*) Shall make an application for Sick and Funeral Benefits on the form from time to time prescribed for that purpose, and

(*b*) Shall be recommended by the Camp of which he is a member, and

(*c*) Shall after due medical examination be recommended as a good risk in this department by the physician of the Camp of which the applicant is a member and be accepted by the Head Physician, and

(*d*) Shall pay the fee for such medical examination, and

(*e*) Shall pay one premium at the rate hereinafter specified, and

(*f*) Shall pay to this Department an enrollment fee of One Dollar, and

(*g*) Shall be eligible for membership in and be in this Department.

He shall be entitled to become enrolled in this Department, and shall receive a certificate of membership therein.

II. Any member of the Order otherwise eligible for membership in this Department who is over 55 years of age may become enrolled in this Department at the discretion of the Head Consul Commander and Head Physician, subject to the conditions of Rule 3, section 2.

III. A member at large or a member not residing within the jurisdiction of his Camp, shall not be required to be recommended by a Camp, and may be examined by any Camp Physician or any physician approved by the Head Physician.

IV. Any applicant for membership in the Order, may with his application for insurance, or within six months after the date of his medical examination under such application, apply for membership in the Sick and Funeral Benefit Department, and in such cases if the applicant or member is in good health, and so certifies in writing, Clause "C" of Sub-Sec 1 shall not apply.

3.—I. The premiums payable by every member of the Sick and Funeral Benefit Department shall be as follows for his age at his nearest birthday at the date of his application to this department, and the headings of the following table shall be part of this rule, and shall determine the rates to be paid by members in the various classes specified.

ORDINARY.			HAZARDOUS.		EXTRA HAZARDOUS.	
AGE.	F. B.	S. B.	F. B.	S. B.	F. B.	S. B.
16	5	34	6	43	7	48
17	5	34	6	43	7	48

ORDINARY.			HAZARDOUS.		EXTRA HAZARDOUS.	
AGE	F. B.	S. B.	F. B.	S. B.	F. B.	S. B.
18	5	34	6	43	7	48
19	5	34	6	43	7	48
20	5	34	6	43	7	48
21	5	34	6	43	7	48
22	5	35	6	43	7	49
23	5	35	6	43	7	49
24	6	35	7	44	8	50
25	6	37	7	45	8	51
26	6	37	7	46	8	52
27	6	39	7	47	8	53
28	6	39	8	48	9	54
29	6	40	8	49	9	55
30	7	40	8	50	9	56
31	7	42	9	52	10	57
32	7	42	9	53	10	58
33	7	44	9	55	10	60
34	7	45	9	56	10	62
35	8	45	10	57	11	63
36	8	47	10	58	11	64
37	8	47	10	59	11	66
38	8	49	10	61	11	68
39	9	50	11	63	12	70
40	9	52	11	65	12	73
41	9	54	11	67	13	75
42	10	55	12	69	14	77
43	10	57	12	71	14	79
44	11	57	13	72	15	80
45	11	59	13	74	15	82
46	11	60	14	75	16	84
47	12	62	15	77	16	86
48	12	65	15	79	17	89
49	13	67	16	83	18	93
50	14	69	16	86	19	96
51	14	70	17	88	19	98
52	15	72	18	90	21	1 00
53	16	75	19	93	22	1 05
54	16	77	20	96	23	1 08
55	17	80	21	1 00	24	1 12

II. Any member of the Order over 55 years of age entering this department shall pay such a rate of premium as may be fixed for his age by the Head Physician.

III. A per capita tax of five cents shall be paid with every premium.

4. After the payment of the first premium one premium at the rate herein provided, shall, together with a per capita tax of five cents, be without notice or demand payable by every member on the first day of each month to the Clerk of his Camp or to the Head Clerk (if the member is a member at large), and if not paid within 30 days thereafter the member shall by reason of such default be suspended in this department.

5. Any member of this department who may (1) be suspended for non-payment either (a) of dues payable by him under the by-laws of his camp, or (b) assessments for the life insurance fund, or (c) of assessments for or contributions to any other fund of the Order, or (2) be suspended for any violation of the constitution, or (3) withdraw from the Order, or (4) be expelled from the Order, shall forfeit all his rights in this department, provided that in case a member is suspended for non-payment of premiums to this department he shall not thereby forfeit his rights in the Insurance Fund Benefits.

6. If any member enrolled in this Department should become or be engaged in any of the occupations mentioned in By-law 97 or any of the occupations classed by the Executive Council or Head Physician as prohibited, or should reside or travel for more than thirty days in any district or locality farther north than the 60th parallel of north latitude, or farther south than the 38th parallel of north latitude, without permission of the Head Consul Commander upon such terms as the Head Consul Commander and Head Physician in each individual case shall determine, his certificate shall ipso facto be null and void.

7. Whenever the number or amount of claims for Sick Benefits made in any territory, district or locality are, in the opinion of the Head Clerk (to be expressed in writing) excessive, the Head Consul Commander may discontinue in such territory the further enrollment of mem-

bers until such time as the Head Consul Commander or Executive Council may otherwise order.

8. The Head Consul Commander or Executive Council may at any time cancel any certificate granted in this Department. Immediately after such cancellation notice shall be sent to the person to whom such certificate was issued and to the Clerk of the Camp of which he was a member, except in the case of a member at large.

9. Every Camp shall forthwith after the passing of this By-law, and thereafter at every annual election of officers, appoint a committee of three members (who shall hold office until the next election of officers) to be called the Committee on Sick Claims, which Committee hereinafter in these rules is called the Committee. The Committee shall meet as soon as possible after their appointment and shall elect a chairman. Two members of the Committee shall constitute a quorum.

10. A member shall during the first week of sickness notify in writing the Clerk of his Camp or the Clerk of the Camp in whose jurisdiction he has been taken sick and also send a written notice to the Head Clerk stating, as fully as possible, the cause or causes of such sickness and the nature thereof. The notice to the Clerk shall forthwith by him be forwarded to the Committee. Any member failing to give such notice shall only be entitled to benefits from the date on which he gives notice. A notice sent by mail will date from the time of the mailing of such notice, the post mark on the envelope being evidence thereof.

11. When a member is ill he shall allow his case to be investigated by the Committee, and the Committee shall make a report to the Head Clerk. If the Committee should neglect or refuse to act or report, or if the claim should not be in the jurisdiction of any Camp the claimant shall forward to the Head Cerk a report on his case by a duly qualified physician.

12. No claim for benefits shall be paid unless the following conditions precedent have been observed, namely (a) unless a claim has been made on the forms, and containing the information and evidence prescribed

by the Head Consul Commander, Head Clerk and Head Physician, and (b) unless the claim so evidenced shall be filed by the claimant with the Head Clerk within thirty days from the time of recovery of the member.

13. The Head Clerk upon receipt of a claim shall refer same to the Head Physician, who shall investigate and shall report a finding to and make a recommendation to the Head Consul Commander, whereupon the Head Consul Commander may approve or disallow the claim in whole, or in part, as he may deem just and equitable.

14. An applicant need not sign the usual forms personally, where a duly qualified physician certifies that the claimant is unable to do so. In such cases the signature of the Consul Commander or Physician will suffice.

15. Any member who from sickness is totally disabled and rendered absolutely incapable of following his usual vocation or directing his usual employment, labor, trade, occupation, business or profession, and who has complied with rules 10, 11 and 12, shall be entitled, if in good standing in the Order and the Sick and Funeral Benefit Department at the time such sickness commenced, to sick benefits at the rate of $3.00 per week for two weeks (a week to consist of seven days) and the sum of $5.00 per week for each week thereafter for a period not exceeding ten weeks during any one year, unless otherwise directed by the Executive Council, provided that no one shall be entitled to benefits on account of sickness directly or indirectly caused by (a) intemperance, or (b) foolhardy, vicious, immoral or unlawful conduct, or (c) fighting or scuffling, or (d) unnessary exposure to danger, or (e) war or riot, or (f) voluntary inhalation of any form of gas or gases, or (g) injuries received or inflicted while under the influence of intoxicating drinks or narcotics, or (h) as a consequence of any violation of the laws of the land or By-laws of the Order, and provided also that no one shall be entitled to benefits who is engaged either permanently or temporarily in (i) mining or submarine operations, or (j) active military or naval service, or (k) unnecessary hazardous adventures, or (l) in any occupation referred to in Rule No. 6, or (m) ballooning, (n) cartridge mak-

ing, or (o) the manufacture of gun powder, and provided also that no one shall be en itled to benefits (p) for the recurrence of any sickness of a recurring nature from which the member has been suffering prior to his being enrolled in this department which has not been mentioned in the application for membership, or (q) for any sickness the result of a diseased condition existing at the time of admission to membership or at the time of reinstatement where a member has been suspended, and provided also that no one shall be entitled to benefits who is at the time the sickness commenced (in respect of which he claims benefits for resultant disability) residing in any locality, residence in which is prohibited by Rule No. 6. Double the benefits may be granted to any member for such diseases as may be specified from time to time by the Head Physician upon payment of double the rates and Per Capita tax for Sick and Funeral Benefits to be known as the "Double Liability Class."

16. A member shall pay all premiums, assessments, dues, taxes or other payments due to the Order, and there shall be no counter claim or set off between such premiums, assessments, dues, taxes, or other payments and the benefit claim.

17. The Head Physician shall have power to approve of any application in this Department, conditionally upon the applicant signing a waiver relieving the Order from all liability arising from such disease or diseases as the Head Physician shall stipulate.

18. False statements or feigned sickness or concealment of facts shall constitute a fraud and shall be sufficient grounds to refuse payment of a claim or cancel a certificate.

19. A member whose application for enrollment in this department is rejected shall not again apply for a period of six months.

20. If the member is insane or is otherwise mentally incapaciated, the benefit as it accrues and becomes due shall be paid (1) to his wife or mother or father or other person caring or providing for the member, as may be determined by the Head Consul Commander. (2) In the

event of there being no wife, mother or father or other person caring and providing for the member, to the Committee or conservator of the estate or other person authorized by law to act in such cases. (3) In the event of there being neither committee or conservator, nor other person as aforesaid, nor any wife, mother or father, or other person or persons caring and providing for the member, to the beneficiary named in his benefit certificate. If the member dies before the benefit is paid it shall be paid to his wife or mother or father or his beneficiary or his personal representatives as the H. C. C. or Executive Council may determine.

21. If sickness is of four weeks' duration or longer, the claim may be submitted at the end of every period of four weeks; if not of four weeks' duration, at the close of such sickness.

22. No benefits shall be paid for less than seven days' sickness. After seven days' sickness the member shall be paid for the actual number of days sick, the day of declaring on to be counted in, but not the day of declaring off.

23. No benefits shall be paid while a member is under suspension or on account of any sickness commencing within one month after the issue of a certificate and for a like period after reinstatement.

24. Claims may be made weekly in the discretion of Head Consul Commander at the request of a Camp, in case of necessity, without submitting the usual evidence with the exception of the first and final claims.

25. If a member who has given notice of sickness shall so act as to retard his recovery, he shall forfeit all rights to benefits.

26. No benefits shall be paid except for a continued sickness and only during the period while the claimant is under the proper care and supervision of a duly qualified physician.

27. Members who habitually frequent gambling houses, saloons or other questionable places, or frequently become intoxicated, shall not be entitled to benefits for any illness.

28. Whenever in the opinion of the Executive Council

funds to the credit of this Department will warrant the payment of extra benefits, the Executive Council, upon the recommendation of the Head Consul Commander, may in their discretion, grant to a deserving member suffering from a protracted illness an extra benefit of $2.50 per week ($5.00 per week if in the Double Liability Class) for any period not exceeding 12 weeks additional to the time mentioned above. The Executive Council shall be the sole judges of the propriety of allowing claims for extra benefits.

29. Any member entitled to Sick Benefits following any employment, or misconducting himself so as to prevent the recovery of his health, shall forfeit all claims on this Department.

30. If a member becomes an inmate of a lunatic asylum or workhouse or house of refuge, no Sick Benefits shall be allowed unless he has a wife and children or some other person depending upon him for support, when the amount due shall be paid for their relief and maintenance.

31. The Order will contribute a sum of $50 (or $100 if in the Double Liability Class) towards the funeral expenses of any member enrolled in this Department, this sum to be paid to such person and upon such evidence as the Head Clerk or Board of Head Managers may in each case determine.

32. A member may retire from this division at any time and still retain his membership in the Order by giving notice to the Clerk of his Camp and the Head Clerk.

33. Subordinate Camps are hereby authorized to pass by-laws providing for medical attendance at the expense of the Camp for members who are sick and disabled.

INSURANCE.

(The following by-laws affect the insurance of members.)

96. All white persons of good moral character and in good health, not being ineligible as hereinafter provided by reason of employment, and not being under sixteen years of age nor over fifty-five years of age at their birthday nearest to the date of their application, if men, and not being under eighteen years of age nor over fifty-five

years of age at their nearest birthday to the date of application, if women, are eligible for membership.

97. (1) Aeronauts; (2) professional rope and wire walkers; (3) men engaged in the manufacture of explosive substances; (4) coal miners and workers in coal mines; (5) saloon-keepers, bartenders and others engaged in the retailing of intoxicating liquors as a beverage; and persons employed in the making, compounding, distilling, rectifying, or brewing of malt, spirituous, vinous or intoxicating liquors, and all employees engaged in distributing the same; (6) men engaged in the manufacture of preparations of lead, arsenic or phosphorus; and (7) professional acrobats; shall not be insured by the Order.

98. If any member should, after his admission to the Order, become or be engaged in any of the occupations mentioned or referred to in By-law No. 97, his policy shall thereby be voided and become null. Any insured member whose certificate has been in force for more than five years and who desires to enter upon any occupation which is prohibited to insured members by this by-law or which may have been (before the application hereinafter mentioned) declared or scheduled as prohibited under the provisions of any by-law may apply to the Head Consul Commander in writing in the form from time to time prescribed for permission to enter upon such prohibited occupation and shall in such application agree to submit to such terms and conditions and the payment of such further or other dues, fees, assessments and charges as the Head Consul Commander may in each case see fit to impose and require and shall in support of such application furnish such evidence as to the nature and effect of such occupation and such medical certificates and reports as the Head Consul Commander may ask for, and if such permission is granted and if the terms and conditions and payments imposed and required by such permission are adhered to and complied with and duly made, then but not otherwise the certificate referred to in such permission shall not be avoided by reason only that the member so applying has entered upon the prohibited occupation mentioned in such permission.

99. (*a*) The insuring of brakemen on railway freight or mixed trains, switchmen, yardsmen, and news agents on railway trains shall be called specially hazardous, and in these By-laws, the term "specially hazardous" shall mean and include every member of the Order and every applicant for admission to the Order whose occupation falls within the class of occupations above set out.

(*b*) Every person to whom a policy shall be issued by the Order, and who, whether before or at the time of, or after the issue of a policy to him, follows or is, or becomes engaged in any of the occupations classed as specially hazardous shall pay double the ordinary rate of assessment.

(*c*) The insuring of (1) professional bicycle riders; (2) men engaged in the construction of tunnels or excavations for large sewers; (3) locomotive engineers and firemen; (4) officers, crew and employees on sailing vessels; (5) conductors on freight trains; (6) submarine divers; (7) river divers; (8) men engaged in blasting; (9) surface miners; (10) men engaged in the manufacture of fireworks or in or about buildings in which fireworks are manufactured; (11) bridge-builders; (12) paid members of fire departments; (13) well diggers; (14) men engaged in making chemicals; and (15) quartz and mineral miners; shall be called extra-hazardous, and in these By-laws the term EXTRA-HAZARDOUS shall mean and include every member of the Order and every applicant for admission to the Order whose occupation falls within the class of oecupations above set out.

100. Every person to whom a policy shall be issued by the Order and who, whether before or at the time of, or after, the issue of a Policy to him, follows or is, or becomes engaged in any of the occupations classed as extra-hazardous, shall pay as and for an extra or additional premium or rate of assessment, the sum of twenty cents for each $500.00 of insurance named in his policy.

101. The insuring of (1) (a) passenger conductors, (b) passenger brakemen, (c) car inspectors, (d) wheel tappers (e) train baggagemen, (f) express messengers, (g) railway mail clerks, and (h) all employees on railway trains not otherwise hereinbefore previded for; (2) stone cutters; (3) grinders of edged tools; (4) workers on emery wheels; (5) officers, crew and other employees on ocean and inland steamers; (6) slaters; (7) electric and telephone and telegraph linemen; (8) shovellers in elevators; (9) pilots; (10) quarrymen; (11) master or other miners whose duties take them only occasionally underground; (12) raftsmen; (13) fishermen on sailing vessels; (14) soldiers in the regular service; (15) jailers and prison guards; (16) policemen; (17) dynamo tenders or repairers; (18) glass blowers or glass workers; and (19) sawyers in saw mills; or any applicant (if otherwise acceptable) subject to the following disabilities, that is to say:—Partial deafness; or loss of one leg; or loss of one arm; or loss of an eye; or rupture; shall be called hazardous, and in these By-laws the term hazardous shall mean and include every member of the Order and every applicant for admission to the Order whose occupation falls within the class of occupations above set out, or who (unless his case is in any by-law excepted) is subject to any of the disabilities above set out.

102. Every person to whom a policy shall be issued by the Order, and who follows, or is or (after the issue of the said policy) becomes engaged in any of the occupations classed as hazardous, or who is at the time of the issue of his policy subject to any of the disabilities included in the hazardous class, shall pay as an extra or additional premium or rate of assessment the sum of ten cents for each $500 of insurance named in his policy.

103. The insuring of any person who is not engaged in or subject to any or either of the occupations or disabilities set out in the by-laws relating to prohibited, specially hazardous, extra-hazardous or hazardous risks, shall be called an Ordinary Risk, and such person shall be in the Ordinary Class.

104. By-laws 97, 98, 99, 100, 101 and 102 shall not apply to any member holding a policy dated before the

first day of April, 1898, and who before the first day of April, 1898, was engaged in any prohibited occupation, or in any occupation (or who was on the first day of April, 1898, or who after that date may be under any disability) which would if he were a new applicant, place him in the hazardous or extra-hazardous classes, but they shall apply to every member, whatever the date of his policy, who may after the first day of April, 1898, engage in or follow any of the occupations set out in the prohibited or in the hazardous or extra-hazardous classes.

By-laws 99 (a, b and c), 100, 101 and 102, as amended March 17th, 1904, shall not apply to any member holding a policy dated before the 17th of March, 1904, who before the 17th of March, 1904, was engaged in any of the occupations named in the said by-laws as amended, but they shall apply to every member, whatever the date of his policy, who may, after the 17th day of March, 1904, engage in or follow any of the occupations set out in the hazardous, extra-hazardous, or specially hazardous classes.

105. If any member of the Order (whether his policy was issued before or after the 1st of April, 1898) classed in his policy or application as an ordinary risk enters into or becomes engaged in any of the occupations included in the specially hazardous, extra-hazardous or hazardous risks, he shall forthwith file notice in writing with the Head Clerk, and shall from the date of the change in, or addition to his occupation, pay the increased premium or rate of insurance provided for the class into which he has, by such change or addition or alteration of occupation, become liable to be or is classed, and in default of such notice and payment, the policy issued to such member shall become null and be avoided at the date at which such change or addition or alteration of occupation commenced. (Disabilities happening after the issue of the policy are not within this by-law.)

106. Any member who at the time of his entrance into the Order comes, or who subsequently may come, within the restrictions of the hazardous, extra-hazardous or specially hazardous classes, may upon application to the

Executive Council, and upon proof satisfactory to the Executive Council that he is not now within the hazardous, extra-hazardous or specially hazardous classes, or any of them, and that the occupation in which he was engaged while therein has not in any way impaired his health or contributed to shorten his life, be placed within the ordinary class, and pay assessments accordingly.

107. The Executive Council or the Head Physician may from time to time, if occasion shall arise, schedule other occupations or employments as prohibited or hazardous, extra-hazardous or specially hazardous until the next ensuing Legislative Head Camp meeting, or include individual cases in either of these classes, or transfer employments or occupations from one class to another.

108. No member shall reside or travel for more than thirty days in any country, district or locality farther north than the 60th parallel, except the Yukon Territory, or further south than the 38th parallel of north latitude, without permission of the Head Consul Commander upon such terms or conditions as the Head Consul Commander and Head Physician may in each individual case determine, and the policy of any member who shall reside or travel for more than thirty days without such permission in such prohibited country, district or locality shall be and become null and be thereby avoided.

109. The fees payable in any province, territory, district or locality, with any application for membership shall be determined by the Executive Council, but shall not be less than Three Dollars, which is to include the Medical Examiner's fee. The Executive Council may determine the minimum fees payable to the Medical Examiner.

110. The applicant shall make a written application in such form as may from time to time be determined by the Executive Council, undergo a medical examination by a physician (or physicians, if so required by the Head Physician), approved by the Head Physician, and shall truthfully answer all questions put to him.

111. No policy shall be issued to any applicant, nor shall the Order be under any liability to any applicant or

member or beneficiary until the applicant for a policy has complied with the foregoing by-laws, has been balloted for and accepted by the Camp, and has been duly examined by the Camp Physician, accepted by the Head Physician, has been initiated and has paid the assessment to the Emergency Fund as required by By-law No. 115.

112. (*a*) The assessments payable by every male member of the ordinary class shall be as follows :

POLICY AND $100 FOR MONUMENT.

AGE	$250	$500	$1000	$1500	$2000	$2500	$3000
16	22	33	60	99	1 30		
17	22	33	60	99	1 30		
18	23	33	60	99	1 30		
19	23	33	61	1 01	1 32	1 81	2 16
20	23	34	62	1 04	1 36	1 84	2 19
21	24	35	64	1 05	1 38	1 86	2 22
22	24	35	65	1 07	1 40	1 91	2 28
23	25	36	66	1 10	1 44	1 94	2 31
24	25	37	67	1 11	1 46	1 96	2 34
25	26	37	68	1 13	1 48	2 01	2 40
26	27	38	70	1 14	1 50	2 04	2 43
27	28	39	71	1 17	1 54	2 06	2 49
28	28	39	72	1 19	1 56	2 08	2 52
29	29	40	73	1 20	1 58	2 11	2 55
30	30	40	74	1 23	1 62	2 18	2 61
31	31	41	76	1 25	1 64	2 21	2 64
32	32	42	77	1 26	1 66	2 26	2 70
33	33	43	78	1 30	1 70	2 29	2 73
34	34	43	79	1 31	1 72	2 31	2 76
35	36	44	81	1 34	1 76	2 39	2 85
36	37	45	84	1 39	1 82	2 43	2 94
37	38	47	86	1 43	1 88	2 54	3 03
38	40	49	89	1 46	1 92	2 59	3 09
39	41	50	91	1 51	1 98	2 66	3 18
40	42	52	96	1 58	2 08	2 81	3 36
41	44	56	1 02	1 64	2 22	2 99	3 57

AGE	$250	$500	$1000	$1500	$2000	$2500	$3000
42	46	59	1 08	1 78	2 34	3 16	3 78
43	48	62	1 14	1 89	2 48	3 35	3 99
44	50	65	1 20	1 98	2 60	3 52	4 20
45	52	69	1 26	2 09	2 74	3 70	4 41
46	54	75	1 38	2 29	3 00		
47	57	83	1 50	2 48	3 26		
48	59	88	1 62	2 68	3 52		
49	62	95	1 74	2 88	3 78		
50	65	1 05	1 92	3 12	4 16		
51	68	1 15	2 10				
52	72	1 24	2 28				
53	80	1 37	2 52				
54	87	1 51	2 76				
55	95	1 64	3 00				

112. (*b*) The assessments payable by every female member of the Order shall be as follows:

AGE	$500	$1000	AGE	$500	$1000	AGE	$500	$1000
18	38	70	31	46	86	44	70	1 30
19	38	71	32	47	87	45	74	1 36
20	39	72	33	48	88	46	80	1 48
21	40	74	34	48	89	47	88	1 60
22	41	75	35	49	91	48	93	1 72
23	41	76	36	50	94	49	1 00	1 84
24	42	77	37	52	96	50	1 10	2 02
25	42	78	38	54	99	51	1 20	2 20
26	44	80	39	55	1 01	52	1 29	2 38
27	44	81	40	57	1 06	53	1 42	2 62
28	45	82	41	61	1 12	54	1 56	2 86
29	45	83	42	64	1 18	55	1 69	3 10
30	45	84	43	67	1 24			

113. If any member, whose age is under fifty-five, desires to increase the amount of his insurance, he shall for the amount of the increase proceed exactly as if he were making application for admission to the Order, and the same ballot and medical examination shall be held on

his application. The fee payable with this application shall be two dollars and fifty cents (one dollar shall be returned if the application is rejected) one dollar of which shall be payable to the Head Clerk for a certificate fee. The assessments payable shall be as follows :—For the amount of the original insurance the assessment originally payable, and for the amount of the new insurance, the assessments for the amount of the increase at the then age of the applicant. (This By-law shall be subject to the limitation contained in the table of assessments as to the maximum amount to be granted, having respect to the ages of applicants.)

114. The policy to be issued upon an application for increased insurance shall be for the increased amount only.

115. (*a*) Every member, before receiving his policy, shall pay to the Clerk of the Camp of which he is a member, within thirty days after he is initiated, one assessment (at the rate as hereinbefore fixed) and per capita tax. This assessment shall belong to the Emergency Fund, and until this payment is made the policy to be issued to the member does not take effect.

(*b*) No applicant who has paid an assessment to the Emergency Fund before the twenty-fifth day of any month, as above provided, shall be required to pay any further assessment during the month in which his policy was issued, but he shall pay the assessment payable on the first day of the month following the issue of the policy. If the applicant has not paid an assessment to the Emergency Fund, as aforesaid, before the twenty-fifth of the month, he shall not be liable for an assessment the following month.

116. (*a*) On the first day of each and every month, each insured member shall without notice or demand pay to the Clerk of the Camp of which he is a member one assessment (hereinafter called the current assessment) at the rate payable by him (as hereinbefore provided) together with fifteen cents for Head Camp dues. A member at large shall remit his current assessment to the Head Clerk, together with twenty-five cents for Head

Camp dues. With the January assessment and per capita tax in each year every member of the Order shall pay an extra and further amount of ten cents which shall be used to constitute a fund for the payment of sessional expenses of Head Camp. Each insured member shall pay as hereinafter provided, all such further, extra or special assessments which he may at any time be called upon to pay under any By-law.

(*b*) Where any member of the Order, through illness, is unable to pay his assessments, dues or per capita tax, the Camp of which he is a member may pay the same until he is recovered.

117. If and whenever it shall be the duty of the Executive Council under the By-law No. 127 to make special assessments upon the members, a resolution shall be passed by the Executive Council declaring that a special assessment or special assessments is or are made, and instructing the Head Clerk to notify the Clerk of each Camp of such call or levy, and thereupon each Clerk shall send a notice in writing to each member of his Camp requiring him to pay an extra assessment or assessments, as the case may be, on a date to be stated in and by the notice, and thereupon the amount required to be paid by such notice shall be and become on such date due and payable, and any member who does not within the thirty days next after such due date pay the amount required by such notice according to the tenor thereof, shall become by such non-payment suspended, but may reinstate himself in the manner and within the time prescribed and limited by By-law No. 119.

118. If the current assessment, per capita tax and dues, payable as aforesaid, are not paid within thirty days next succeeding the day on which the same are payable (or if any special assessment or assessments is or are not paid within the thirty days next succeeding the due date or the time mentioned by the notice requiring payment thereof), the member so in default becomes, by such non-payment, suspended without any notice or action from or by the Order, or any Camp or officer thereof. A member shall not be liable to pay to the Order any assessment, dues or per capita tax made or levied after

the date of his suspension unless he applies for reinstatement.

119. (*a*) A member suspended for non-payments of assessments, dues or per capita tax, as provided in By-law No. 118, may, if living, reinstate himself at any time within sixty days from the date of such suspension by paying all assessments, dues and per capita tax, which have been levied during that time, and the arrears of assessments, dues and per capita tax, together with the current assessments, dues and per capita tax, and by filing with the Head Clerk a declaration made by the suspended member on a prescribed form that the suspended member was at time of his suspension and still is in good health, which declaration shall before filing be submitted to and approved by the Head Physician, who may, however, before approval, require the suspended member to undergo a further medical examination.

(*b*) If any suspended member fails to reinstate himself within the sixty days prescribed by sub-section (*a*) of this By-law he shall not thereafter be able to reinstate himself except by an application made within six months from the date of his suspension, which application shall not be granted unless the following conditions precedent are fulfilled, namely :—(1) the applicant for reinstatement must be in good health ; (2) he must procure from the Camp Physician a certificate of his good health and obtain the approval of the Head Physician of this certificate ; (3) he must pay to the Clerk of his Camp all arrears of dues, per capita tax and assessments, and pay to him also the current dues, per capita tax and assessment ; (4) he must obtain from his camp by a majority vote at any regular meeting (after due notice of his intention to move for such consent) a formal consent by resolution to his reinstatement, and (5) he must file with the Head Physician (*a*) the certificate of the Camp Physician as to the good health of the applicant, (*b*) a receipt from the Clerk of the Camp showing the payment of all arrears as hereinbefore provided, and (*c*) a certificate from the Clerk of the Camp, under the seal of the Camp, of the consent of the Camp to the reinstatement.

120. During the period of suspension, the Order shall

cease to be liable for any sum or for any purpose under the policy held by a suspended member, and no insurance moneys or benefits shall be payable to a suspended member or to his beneficiary.

121. The Beneficiary of any deceased member shall be entitled to have a monument placed over the grave of the deceased at a cost not exceeding one hundred dollars. Upon such monument shall be engraved the emblems of the Order and the words, "Erected by the Canadian Order of the Woodmen of the World." If the relatives of deceased contribute more than fifty dollars to the cost of the monument, in addition to the one hundred given by the Order, then instead of the words, "Erected by the Canadian Order of the Woodmen of the World," the inscription shall consist of the words, "The Canadian Order of the Woodmen of the World assisted in the erection of this monument." If the beneficiary of any Policy does not within one year after the death of the assured require the erection of a monument, the amount which would have been payable for a monument shall be applied to the extension of the Order. (This provision is retrospective.) See By-law No. 45.

122. In addition to any other causes of avoidance set out in the By-laws of the Order, any policy issued by the Order shall become null and be avoided without any certificate or notice, or resolution or action whatever on the part of the Order or its officials, if the member to whom such policy was issued.

(*a*) Practiced fraud in the procurement or continuance of the insurance ; or

(*b*) Made false statements or untrue answers in his application for membership, or for reinstatement, or upon his examination in either case by any medical examiner with regard to any matter material to the risk ; or

(*c*) Becomes at any time addicted to the excessive use of intoxicating liquors, opiates, narcotics, or other drugs ; or

(*d*) Engages in any one of the hazardous, extra-hazardons or specially hazardous occupations without

complying with the provisions of the By-laws relating thereto; or

(*e*) Wilfully refuses to avail himself of proper or necessary medical attendance and medicines during any illness resulting fatally; or

(*f*) Commits suicide while sane.

123. If a policy is avoided by reason of any act, omission, default or event which in any of the By-laws of the Order is declared to avoid a policy (the same being hereinafter in these By-laws called an act of avoidance), or if any policy is cancelled under the provisions of By-law 124, all rights of the assured thereunder shall cease, and the person who was assured by such policy shall cease to be an insured member, and no moneys whatever shall be payable by the Order to any person named in the said policy or declared by the assured to be entitled to benefit thereby, and all the fees, assessments and dues paid in respect of such policy, and in respect of the membership of the holder thereof up to the time of such cancellation, or up to the time at which such act of avoidance first became known to the Head Clerk of the Order, shall be absolutely forfeited to the Order, and neither the member nor his executors, administrators or assigns, nor the beneficiary named in such policy, shall be entitled to bring any action under or in respect of any such policy, or to bring any action for a return of such fees, assessments or dues, or any part thereof.

124. (*a*) The Head Consul Commander may at any time within one year from the date of any policy, by writing under his hand and the seal of the Order, cancel the same for non-compliance by the holder thereof with any of the by-laws, rules and regulations relating to membership or the conditions of membership. Immediately after such cancellation notice shall be sent to the person who was assured by such policy, and except in the case of a member at large, the Clerk of the Camp of which he was a member.

(*b*) The Head Consul Commander may at any time, whether before or after the said period of one year, by writing under his hand and the seal of the Order, certify

that any policy has become void by reason of any act or acts of avoidance, but such certificate shall be declaratory only, and shall not be necessary to complete the avoidance of any such policy.

125. If at the time of his death any member is in good standing and has been in good standing for at least one year from the date of his policy, and if no charge is pending against such member of violation of any of the By-laws of the Order, the policy issued to such member shall be incontestable. But this provision shall not apply to any policy which has been avoided by any act or acts of avoidance.

126. (*a*) On the death of a member, the persons claiming under his policy shall present such proof of age and death and identity and interest as the Executive Council may from time to time prescribe.

(*b*) Any member making such proof of his age as may be satisfactory to the Head Managers, shall receive from the Head Clerk, countersigned by the Head Consul Commander, a certificate under the Head Camp seal, admitting his age, which certificate shall be received as proof of his age.

127. When the death and age and good standing of a member holding a policy and the identity and interest of the beneficiary has been proved to the satisfaction of the Head Managers and the Head Consul Commander, the claim of the beneficiary, legally entitled under the policy, shall, if the claim is unopposed and the claimant is able to give a legal release of the Order, be forthwith paid out of the Insurance Fund, if the same be sufficient for the purpose, and if not, the claim or such part thereof as has not been met out of the Insurance Fund, shall be paid out of the Emergency Fund, if the same be sufficient for the purpose. If the amount of the Emergency Fund is insufficient to pay the claim in full, the Executive Council shall make such calls upon the members of the Order as may be sufficient to produce the amount payable. No action shall be brought against the Order by any beneficiary or claimant under any policy unless the same is commenced within the term of one year next after the death of the assured.

NOTICES, ETC.

128. Every application for membership, and every notice of assignment, transfer or devolution shall state the post office address to which all notices may be sent, and which shall be called the address for service. The address so given shall continue to be the address for service of a member or of a person giving it until a new address for service has been communicated to the Clerk and Head Clerk, and by them entered upon the books of the Order. If no address, or an insufficient address, is stated as aforesaid, the address for service shall be the address which at the time of service is made the address, if any, entered in the books of the Clerk or the Head Clerk, as the case may be, as the address for service of the member, applicant, officer or beneficiary in question.

129. Every notice which, under any constitution or by-law of the Order or Head Camp or Subordinate Camp may be or is required to be given to an applicant or a member or officer or beneficiary, shall be given by mailing such notice to the address for service of such applicant, member, or officer or beneficiary; and every such notice shall be deemed to have been given to or served upon such applicant, member or officer or beneficiary on the date on which the same was deposited, addressed as above directed and prepaid in any post office in the county in which the sender of the notice resides, or in the case of notices from the Head Clerk or the Head Camp, in the post office in the City of London, Canada.

130. (*a*) Any of the By-laws of the Order may be amended, altered, repealed or added to, and new By-laws enacted at any legislative or special meeting of the Head Camp as that body may in its absolute discretion see fit.

(*b*) Every By-law as amended, altered or added to, and the repeal of any By-law, and every new By-law enacted by the Head Camp shall (unless by express provisions in the amending, altering or addition or repealing or new By-law it is otherwise ordered) apply to every member of the Order whether his policy was issued before or after such amending, altering or additions, or repealing or new By-law.

131. After these By-laws shall have been finally passed and approved of, they shall not be altered, amended, repealed, or added to as aforesaid by the Head Camp, unless and until a notice has been mailed at least one month before the date of the Head Camp meeting, at which the change is proposed to be made, by the Head Clerk to every delegate to the Head Camp and the Clerk of every Camp setting out the proposed amendment and the numbers of the By-laws proposed to be amended, or setting out the proposed addition if a new By-law is proposed. All proposed amendments of or additions to the By-laws must be submitted in writing and must be filed in the office of the Head Clerk on or before the first day of January next preceding the legislative meeting of the Head Camp at which such change or addition is to be made, and shall be by him published in the January issue of the Official Organ of the Order. In the case of a special meeting it shall be sufficient to set out all proposed amendments in the notice calling the meeting, and it shall not be necessary to file or publish as in the case of legislative meetings.

132. Wherever in these by-laws it is provided that any person or official shall, upon request, do or omit to do any act, matter or thing (ministerial in its character), then, upon requisition being duly made and upon the refusal or neglect of the person or official to obey the requisition, the person entitled to make such request shall have and is hereby given power to do whatever ought to have been done at his request in the name of the person or official to whom the request was made, and such action by the requisitionist shall have the same effect as to all persons concerned as if the request had been complied with by the person or official to whom it was made.

133. Any act required by these by-laws to be done by any official shall be deemed to have been validly and sufficiently done if done by the person in fact acting as such official, notwithstanding that he may not be entitled of right under these by-laws to hold the position.

134. Every member of the Order, and every holder of any policy or certificate issued by this Order, and any

and every person who at any time and in any manner or with any title or for any purpose and whether for himself or for another claims anything or any moneys, benefits or payments from the Order, or from any Camp thereof (whether such claimant is or is not a member, and whether he claims by, through, under, or in trust for any member or beneficiary or legal representative or next of kin, and whether he claims under any certificate or by-law or otherwise) shall be subject to, and his rights, benefits, payments, advantages, gains, receipts, duties and privileges shall be controlled and restricted and limited by the Constitution and By-laws of the Order, now made and existing or at any time existing or made, or however or whenever changed, altered, amended, repealed or added to.

135. Any Camp may establish a Uniform Rank under the rules and regulations made and promulgated from time to time by the Major General Commanding, who shall be appointed by the Head Consul Commander.

136. That the By-laws known as the Consolidated By-laws of 1900, amended and revised 1902, amended and revised 1904, be confirmed and declared as in force from the dates named at the respective Head Camp meetings for the taking effect of the amendments.

CAMP BY-LAWS

Prescribed for the Government of Camps.

The blanks should be filled, and additional By-laws not inconsistent with the By-laws of the Order and Act of Incorporation may be adopted by the Camps, subject to the approval of the Head Consul Commander and the Government Insurance Inspectors.

NAME AND OFFICERS.

1. The name of this Camp shall be.....Camp, No... , Canadian Order of the Woodmen of the World, located at..... ..., in the County of....., in the Province of..... ..... The Camp shall be composed of its members and the following officers:—Past Consul Commander, Consul Commander, Adviser-Lieutenant, Banker, Clerk, Escort, Physician or Physicians, Watchman, Sentry, three Managers, Delegate and Alternate Delegate to the Head Camp.

2. Regular meetings shall be held on the. ..... of every month. The hour for commencing meetings shall be 8 o'clock p.m.

3. Special meetings may be called at any time by direction of the Consul Commander. The Clerk shall call a special meeting of the Camp whenever requested to do so in writing by three or more members. On his refusal the requisitionists may themselves call the special meeting desired.

4. Three days' notice of special meetings (except for a funeral) shall be given in writing to each member of the

Camp. No business not named in the notice shall be transacted at a special meeting.

5. The fee for admission shall be.....dollars, which must include Physician's fee for examination.

6. The fees for recognition cards shall be 25 cents, and all dues must be paid up to the date of the expiration of the card. The fee for withdrawal cards shall be 50 cents, and a Sovereign depositing a withdrawal card with this Camp shall pay the sum of 50 cents.

7. Every Sovereign shall pay to the Clerk, as quarterly dues, an advance payment of..... on or before the first days of January, July, April and October, making .....for the year, which shall be placed in the General Fund of the Camp.

SPECIAL ASSESSMENTS.

8. The Camp by a two-thirds vote (provided there are twelve members present) can at any time levy a special assessment in addition to the regular dues, to pay Head Camp Per Capita, but the special assessment shall not exceed $1.00 during any one year in excess of the regular dues.

9. In addition to those duties provided in the By-laws of the Order, the Consul Commander, or in his absence the Adviser-Lieutenant, upon being notified of the sickness of a Sovereign, shall cause enquiry to be made as to whether attention or watchers are needed, and report the same to the next meeting of the Camp; at which meeting the Camp shall take such action as may be deemed right and proper. Should a case of distress of a Sovereign or his family be reported to the Consul Commander, he must, if necessary, take such immediate action as may in his judgment be required, and must also lay the matter before the next meeting of the Camp.

10. When a Sovereign in good standing belonging to another Camp applies for relief or care in sickness, the Consul Commander, or in his absence the Adviser-Lieutenant, shall see that he has suitable and reasonable care

till his Camp can be heard from and volunteers secured to attend and nurse him.

MINOR OFFENCES.

11. A Sovereign entering the Forest during the meeting in an intoxicated condition shall, on the request of the Adviser-Lieutenant, be escorted out by the Escort and Sentry, and shall not be permitted to enter the doors until after two months have expired. Should a Sovereign use abusive or profane language and be called to order by the Consul Commander or Adviser-Lieutenant, he shall be reprimanded by the Consul Commander, and if he makes any reply disrespectful to the officer he shall be deprived of any participation in the business of the evening. The accused may appeal from the decision of the Chairman in this division to the Camp and from any decision of the Camp to the Head Camp.

12. Absence from three consecutive meetings, unless excused for reasonable cause or the majority vote of the Camp, will be considered on the 4th or any subsequent meeting as equivalent to the resignation of an officer, and the Consul Commander must order a new election to fill the vacancy.

13. Removal from office to be made after one meeting's notice in writing upon the complaint of a Sovereign and a vote of two-thirds of the Sovereigns present, provided there shall be at least twelve members in attendance and the accused officer shall have been notified, in writing, by the Clerk to appear and show cause why he should not be removed.

14. The Clerk and Banker shall each have his books posted up and report made out and the balance of each fund noted on the last meeting nights in June and December, and the Managers shall examine the books, vouchers and reports, and make a report at the next regular meeting. The Clerk and Banker and Managers and other officers of the Camp must make such report to the Head Camp at such times and in such manner as may be directed by the Head Camp or by the Government Insurance Inspectors. The Clerk and Banker shall

be salaried officers of the Camp, and shall receive.....
.....dollars per quarterly term.

15. No resolution or motion shall be at any time entertained or passed to dissolve this Camp while there are five or more members in good standing.

16. To change, alter or amend these By-laws will require notice in writing to be given and read in open Camp, at least one meeting prior to voting on same, and a two-thirds vote shall be necessary to carry the motion and make such alteration, change or amendment, but the same shall not be allowed or be in force until approved of by the Head Consul Commander.

RULES OF ORDER.

Prescribed for the Use of Camps.

SEC. 1. The time of opening the Camp at its stated meetings shall be at such hours as are determined by its by-laws.

SEC. 2. When the Consul Commander takes the chair, the Officers and Sovereigns shall take their respective seats.

SEC. 3. No Sovereign shall disturb another in his speech; unless he calls him to order; and when a Sovereign is speaking no Sovereign shall pass between him the Consul Commander, nor leave the Forest.

SEC. 4. Every Sovereign, when he speaks, shall rise and respectfully address the Consul Commander. Sovereigns speaking shall confine themselves to the question under debate, and avoid all personal, indecorous and sarcastic language, as well as any reflection upon and the Camp or its members.

SEC. 5. If two or more Sovereigns rise to speak at the same time, the Consul Commander shall decide which is entitled to the floor.

SEC. 6. No Sovereign shall speak more than once on the same subject or question until all Sovereigns wishing to speak shall have an opportunity to do so; nor more than twice without the permission of the Consul Commander.

SEC. 7. If a Sovereign, while speaking, be called to order by the Consul Commander, he shall cease speaking and take his seat until the question of order is determin-

ed and permission has been given him by the Consul Commander to proceed.

SEC. 8. No motion shall be subject to debate until it has been seconded and stated by the Consul Commander, and reduced to writing.

SEC. 9. Any Sovereign may call for a division of a question, which shall be divided if it comprehends two or more distinct propositions.

SEC. 10. When a question is before the Camp, no motion shall be received except for the previous question; to lie on the table; to postpone indefinitely; to postpone to a certain time; to commit or amend;-which motions shall severally have preference in the order herein arranged.

SEC. 11. When a question is postponed indefinitely it shall not be acted on again during the session.

SEC. 12. On the call of two Sovereigns, the Camp may demand that the previous question shall be put, and until it is decided all further amendments to the main question and all debate is precluded.

SEC. 13. The previous question shall be put in this form :—Shall the main question now be put?"

SEC. 14. When a blank is to be filled, and different sums, numbers or times shall be proposed, the question shall first be taken upon the highest sum or number, and on the longest or latest time.

SEC. 15. Every Sovereign present shall, if requested, vote on any question before the Camp, unless for special reasons the Camp shall excuse him.

SEC. 16. No motion for reconsideration shall be received unless notice of motion to reconsider has been given within two meetings after taking a vote upon the motion.

SEC. 17. The Sovereign first named on a committee shall act as chairman thereof till another is chosen by themselves.

SEC. 18. The consequence of a measure may be reprobated in strong terms, but to arraign the motives of those

who propose or advocate it, is a personality, and against order.

SEC. 19. While the Consul Commander is putting a question or addressing the Camp, no Sovereign shall walk about or leave the hall or entertain private discourse.

SEC. 20. No motion can be made by one Sovereign while another is speaking, and no motion can be made without rising and addressing the Chair.

SEC. 21. No Sovereign shall rise to speak until the one occupying the floor shall have taken his seat, and if the member wishing to follow has spoken on the subject twice, he shall not be recognized by the Consul Commander until others have had an opportunity to speak.

SEC. 22. No Sovereign shall commence speaking to the question until recognized by the Consul Commander.

SEC. 23. Whenever any question shall arise in the Camp as to the construction of any provision of the laws, the same shall be referred to the Head Consul Commander. All decisions of the Head Consul Commander shall be entered on the minutes.